II MEF GTCCP RECOMMENDATIONS

Senior Financial Conference

April 04

Purpose

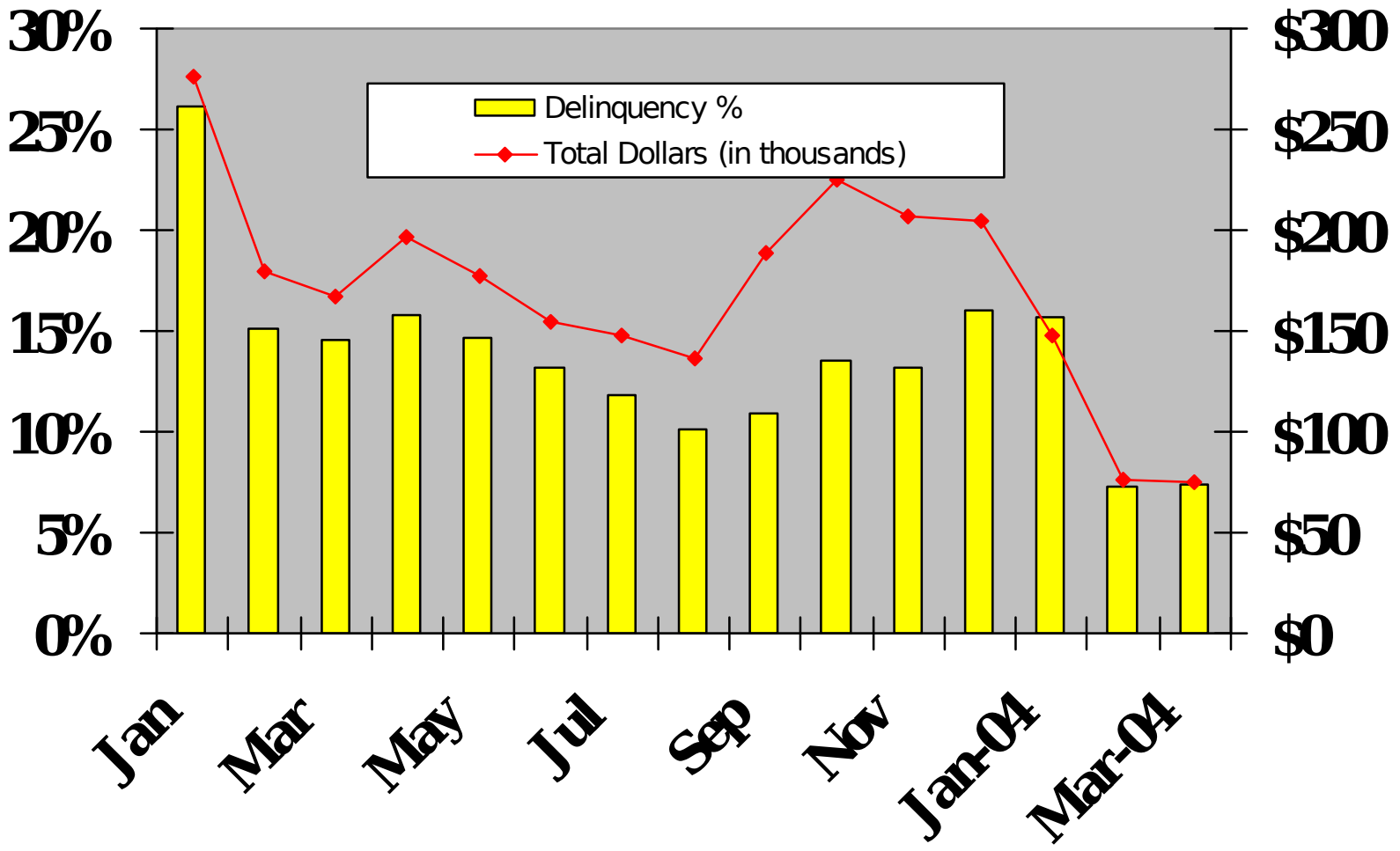
To provide P&R Senior Leadership a field-level/operating forces perspective and recommendations toward improving GTCCP management and performance.

Outline

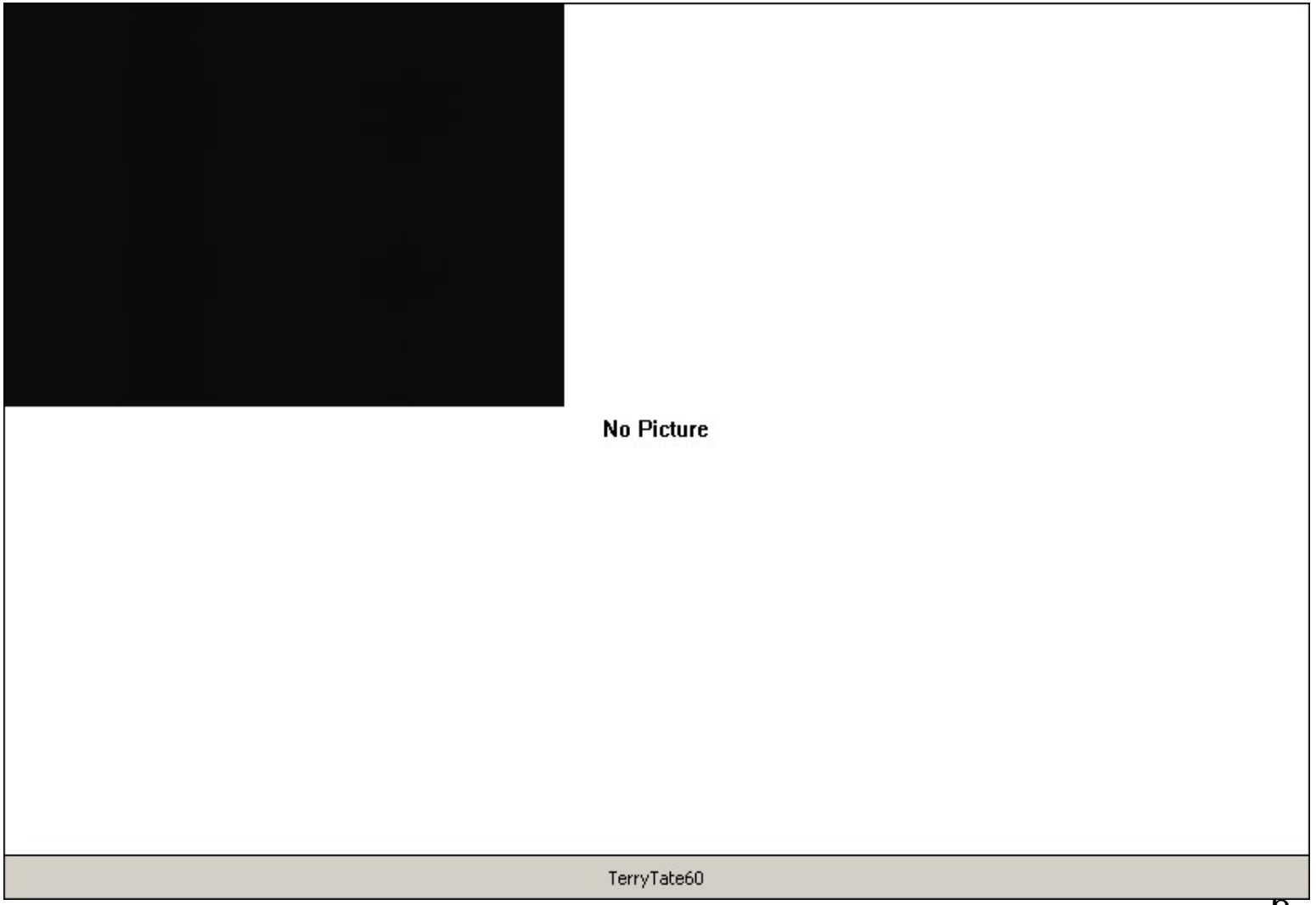
- II MEF Performance Trends
- Recommended Actions to Improve USMC-wide Management of the Program

II MEF Performance Trends

II MEF GTCCP Stats & Trends



How we Improved



Recommended Actions to Improve USMC-wide Management of the GTCC Program

Recommended Program Improvements

- Improve salary offset rules to assist commanders ability to reduce delinquencies.
  - Need larger offset percentages legislated.
  - ***Pre-EAS/retirement offsets should allow for full payment of existing debt.***
    - ***Final paycheck, PCS, and/or leave payment should be used to fully offset existing GTCC debt prior to EAS/retirement.***
- Recommendation:
  - HQMC work to get new legislation that provides teeth to GTCC salary offset rules.

Recommended Program Improvements

- **Provide systems/institutional approach to EAS/retired Marines with current debt balances.**
  - HQMC policy requires field commands to carry EAS/retired account debt for 220 days.
  - Commanders have zero ability to materially impact this debt and limited ability to completely avoid this debt due to salary offset restrictions.
- **Recommendation:**
  - HQMC should pool all EAS/retired GTCC debt at their level.
  - HQMC GTCC managers should take a systems approach to settling this debt:
    - Offset retired pay.
    - Sell debt to collection agencies.
    - Restrict Marine for Life benefits.
    - Improve USMC legislative options:
      - Increase offset amounts allowed.
      - Restrict other retired and/or GI benefits
      - Take civil legal action.
      - Other ???????

Recommended Program Improvements

- Improve Account Transfer Rules and Process
  - Current process requires field commands to actively “negotiate” account transfers.
    - Accounts have to be accepted by GFC to affect transfer.
    - Disincentive to accept delinquent account holders.
    - Waste of time and energy
  - “GTCC GFC” not defined by current policy/orders.
    - TAD excess, OPCON/ADCON, etc.
- Recommendation:
  - Centralize/automate account transfers.
    - Link to MCTFS unit assignments.
  - Define GFC rules for TAD excess and OPCON/ADCON situations.
    - Must assign individuals/accounts to local commanders.
    - Only local commanders can influence delinquency reductions.

Recommended Program Improvements

- Improve Metrics:
  - Total dollar value delinquent is the wrong measure.
    - A few individuals can drastically/unfairly impact command performance.
  - “Bean-counter” approach to a command problem.
- Recommendation:
  - Focus should be on individuals delinquent
    - % of individuals delinquent.

Recommended Program Improvements

- **Improve BOA Aging Analysis (AA) Methodology:**
  - Current method doesn't accurately reflect what commands have done to reduce delinquencies.
  - BOA billing cycle and report date displays the USMC in the worst possible light.
  - II MEF example (March):

MEF TOTALS	Indiv # 30-60 Days	Indiv # > 60 Days	% Indiv > 60 Days	$s > 60 Days	Total Charges	$ % > 60 Days
25 Mar 04	517	59	1.43%	$42.5 K	$1.02M	4.17%
26 Mar 04	**542**	**154**	**3.77%**	**$74.9 K**	**$1.02 M**	**7.34%**

- **Recommendation:**
  - The AA should be pulled on the 25th vice the 26th (one day before the BOA billing cycle rolls).

Recommendations Summary

- Improve salary offset rules.
- Provide systems/institutional approach to EAS/retired Marines with current debt balances.
- Improve Account Transfer Rules and Process.
- Improve Metrics.
- **Improve BOA Aging Analysis (AA) Methodology.**

How Field Commanders view this Program

Questions??